

*Law Office
Of
J. PHILLIP JONES*

*J. Phillip Jones
Jessica D. Binkley*

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Nashville, TN 37203
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January 26, 2018*

*Phone (615) 254-4430
Fax (615) 254-4671*

Regina M. Driskill
3123 Joyce Ave.
Knoxville, TN 37921

RE: Regions Mortgage
3123 Joyce Ave.
Knoxville, TN 37921

Dear Regina M. Driskill:

This is to advise you that we have received instructions from the above referenced Mortgage Company to foreclose the mortgage on the house at the above address. In the event you desire to bring your loan current you must contact my office in order to obtain the amount needed for reinstatement. All payments required to bring your loan current will result in cancellation of the foreclosure provided your lender approves of your reinstatement.

We are proceeding with preliminary legal work required of us by your lender in order to prepare for the foreclosure. Once the foreclosure sale date has been determined, you will receive notice from us and arrangements should be made by you to vacate the property by the sale date if your loan is not otherwise brought current. If you have any question concerning this matter, please do not hesitate to contact my office.

If you wish to receive a payoff statement or a reinstatement (the amount necessary to bring your account current and stop the foreclosure sale), in order to allow this office and the lender time to process your request, you must contact this office at least five (5) business days prior to the foreclosure sale date. Failure to do so may result in your property being sold at the foreclosure sale prior to us being able to provide you the amount necessary to stop the sale.

THIS IS AN ATTEMPT TO COLLECT A DEBT AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

IF YOU HAVE RECEIVED A DISCHARGE IN BANKRUPTCY, THEN THIS LETTER/NOTICE IS FOR INFORMATIONAL PURPOSES ONLY SINCE YOUR PROPERTY RIGHTS MAY BE AFFECTED.

Sincerely,
THE LAW OFFICE OF J. PHILLIP JONES

Joyce Fultz
Joyce Fultz
Legal Assistant

JPJ/mjl
Cc: Regions Mortgage
3006035640



FOR ASSISTANCE AS TO WHAT OPTIONS MAY BE AVAILABLE TO YOU, REGIONS HAS A SINGLE POINT OF CONTACT: NATASHA GROSSTEPHAN Email Address – loancounselors@regions.com; Telephone Number 1- 800-748-9498, Ext. 9022.

**NOTICE REQUIRED BY THE
FAIR DEBT COLLECTION
PRACTICES ACT, (the ACT),
15 U.S.C. Section 1601 As Amended**

1. As of the date of this letter, the **CURRENT PRINCIPAL BALANCE** owed is **\$21,385.09**. The amount due on the day you pay will be greater because of interest, late charges, and other fees and costs.
2. **Regions Mortgage** is the creditor to whom the debt is owed.
3. The debt will be assumed to be valid by the creditor's law firm, unless the debtor, within thirty (30) days after the receipt of this notice, disputes, in writing, the validity of the debt or some portion thereof.
4. If the debtor notifies the creditor's law firm in writing within thirty (30) days of the receipt of this notice that the debt or any portion thereof is disputed, the creditor's law firm will obtain a verification of the debt and a copy of the verification will be mailed to the debtor by the creditor's law firm.
5. If the creditor named is not the original creditor, and if the debtor makes a written request to the creditor's law firm within thirty (30) days from the receipt of this notice, the name and address of the original creditor will be mailed to the debtor by the creditor's law firm.
6. Written requests should be addressed to Fair Debt Collection Clerk, LAW OFFICE OF J. PHILLIP JONES, 1800 HAYES STREET, NASHVILLE, TENNESSEE 37203.
7. This is an attempt to collect a debt. Any information furnished may be used to collect this debt.